

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-31284-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brittnii Monee Roots
113 Shreveport Rd.
Richmond, VA 23223

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7845

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Brittnii Monee Roots is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 25, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Brittnei Monee Roots
DebtorCase No. 14-31284-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: B18Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2014.

db +Brittnei Monee Roots, 113 Shreveport Rd., Richmond, VA 23223-3394
 12259868 +Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 12259870 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0000)
 12259871 ++HENRICO FEDERAL CREDIT UNION, ATTN ASSET PROTECTION DEPARTMENT, 9401 WEST BROAD STREET,
 HENRICO VA 23294-5331
 (address filed with court: Henrico Fcu, 8611 Dixon Powers, Richmond, VA 23228-0000)
 12259873 +OneMain Financial, P.O. BOX 183172, Columbus, OH 43218-3172
 12259875 +Richmond City GDC, 400 N. 9th Street, 2nd Floor, Suite 203, Richmond, VA 23219-1540
 12262998 +U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219-2430
 12259876 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
 12259869 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
 (address filed with court: Commonwealth of Virginia, Dept of Taxation, PO 2369,
 Richmond, VA 23218-0000)
 12259879 Virginia Commonwealth Unver, Student Accounting Dept, PO Box 843036,
 Richmond, VA 23284-3036
 12259881 +West End Ob & Gyn, 7603 Forest Avenue, Suite 101, Richmond, VA 23229-4943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRMTERY.COM Jun 27 2014 01:58:00 Roy M. Terry, Jr., Sands Anderson PC,
 P.O. Box 2188, Richmond, VA 23218-2188
 12259865 EDI: BANKAMER.COM Jun 27 2014 01:58:00 Bank of America, P.O. Box 53148,
 Phoenix, AZ 85072-3148
 12259866 +EDI: TSYS2.COM Jun 27 2014 01:58:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 12259867 +EDI: CAPITALONE.COM Jun 27 2014 01:58:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 12259872 +EDI: MID8.COM Jun 27 2014 01:58:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12259874 +E-mail/Text: colleen.atkinson@rmscollect.com Jun 27 2014 02:07:21 Receivable Management,
 P.O. Box 17305, Richmond, VA 23226-7305
 12259877 +EDI: AFNIVERIZONE.COM Jun 27 2014 01:58:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 12259878 +EDI: WFNNB.COM Jun 27 2014 01:58:00 Victoria's Secret, Attention: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 12259880 +EDI: WFFC.COM Jun 27 2014 01:58:00 Wells Fargo Hm Mortgag, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2014 at the address(es) listed below:

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com
 Seth Jackson Marks on behalf of Debtor Brittnei Monee Roots smarksster@gmail.com,
 hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kdodson@paganomarks.com

TOTAL: 2